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FORMAL SUBMISSION OF:

Amendment in Response to 1) Non-Final Office Action.

Title:

MAXIMUM BENEFIT ROUTING

Serial No.

09/847,256

Filing Date:

May 2, 2001 Joshua BERS

First Named Inventor: Atty. No.

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CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that the above-referenced documents are facsimile transmitted to the Patent and Trademark

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